

**Explore Your  
Financing  
Options**



Committed to the Future of Rural Communities

**Wow!**

**ATTENTION HOMEBUYERS:**

**No DOWNPAYMENT? No PROBLEM!!**

## ***Guaranteed Rural Housing (GRH) Loans***



### **Compare the Benefits:**

- ✧ 102% Financing
- ✧ No Downpayment
- ✧ No Mortgage Insurance
- ✧ Low 30-Year Fixed Rate
- ✧ Funding Fee less than VA
- ✧ GRH may finance some closing costs - VA cannot
- ✧ No Minimum Credit Score
- ✧ No Purchase Price Limit
- ✧ No Asset Requirements
- ✧ For Military or Civilian
- ✧ Doesn't affect VA eligibility
- ✧ More, more, more

**GRH: SAME Benefits as VA - LOWER Cost -LESS \$\$\$ at Closing**

**SEE REVERSE FOR PARTICIPATING GRH LENDERS**

<http://www.rurdev.usda.gov/ks/>





*At Home of your own...  ...may be only a phone call away....*

*Communities in Kansas offer an unsurpassed quality of life to enhance your family's daily living. You will discover pleasant, easy going lifestyles, more affordable housing than in many parts of the country, and a friendly hometown atmosphere. Reasonable home prices allow for more space and amenities not typically found in many larger cities...Kansas offers neighborhoods where you feel right at home...and a quiet place to raise your family. We invite you discover the possibilities...*

### **FORT LEAVENWORTH REGIONAL INITIATIVE - Preferred GRH Lenders**

As partners with USDA Rural Development, our preferred GRH lenders have made a special commitment to the GRH loan program and the Agency's **FORT LEAVENWORTH REGIONAL INITIATIVE**. These lenders offer free pre-qualification, competitive rates, reasonable charges, and quality customer service. USDA Rural Development recommends these lenders!

**Ask for the GUARANTEED RURAL HOUSING (GRH) loan by name to get the RIGHT loan!**

#### **GNB Mortgage Company**

Contact: Liz Alkateb or Elaine Salverson

Phone: Toll Free 1-866-856-9354

Local: 785-486-9358

E-Mail: [LizA@gnbmortgage.com](mailto:LizA@gnbmortgage.com)

112 E. 8th, PO Box 149

Horton, KS 66439

Hours: 9-4 Monday-Friday; Extended  
Hours and Saturday appointments available

You can apply online at:

<http://www.gnbmortgage.com/index.html>

#### **First State Bank & Trust**

Contact: Nichole Thomas

Phone: Toll Free 1-800-463-7782

Local: 913-845-5169

E-Mail: [nicholet@firststateks.com](mailto:nicholet@firststateks.com)

Alternate Contact: Janet Spencer

Phone: 913-845-5143

400 Bury, PO Box 219

Tonganoxie, KS 66086

Hours: 7-7 Monday-Friday; Sat. 7-12  
Extended hour appointments available

Website: <http://www.firststateks.com>

Applicants, Realtors and Lenders can pre-qualify income eligibility and property location eligibility for Guaranteed Rural Housing loans at:

<http://eligibility.sc.egov.usda.gov>